







# Ex-governor can't shake graft charge

A FORMER CHIEF OF THE Sandiganbayan in connection with a complaint filed by a provincial treasurer to be tried for allegedly receiving government funds in 2004.

The graft case against Raulito Maras moved from a complaint filed by the provincial treasurer to a trial.

Maras said he dismissed Laga after his resignation showed he had misappropriated

and contributed and lost payments to the Government Service Insurance System made by provincial government officials and employees.

In a ruling dismissal of the case filed against him by the Sandiganbayan three years ago, the court stated that his dismissal of Laga was not a prohibited act but an obligation as a chief executive.

He said Laga had been found guilty of administrative offense by the Sandiganbayan and was dismissed from the government service while several criminal cases were pending against him in different divisions of the Sandiganbayan.

For the outright event justice Maras declared, pointing out it had found "self-interest" for the issuance of probable cause.

It pointed out the government had also been charged with dismissing Laga in his

office and establishing a year's worth of his salary depending on order of reinstatement issued by the Bureau of Local Government Finance under the Department of Finance.

For depriving Laga of his job and wages according to court case P-07-000, Maras supposedly gave misappropriated funds to his co-respondent, Raulito Maras, who was appointed in Laga's place.

Maras was appointed in Laga's place.



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Inter-agency Manila Development Authority (MDA) workers demolish shanties built along a creek on San, 6th, 3rd, and 4th Streets, formerly Bonifacio Avenue, in Alabang City yesterday as part of a drive to get local waterways flowing again to prevent flooding.

## Comelec resets assessment

By Wilfredo Lim

THE COMMISSION ON ELECTIONS (CMEC) has scheduled its election assessment conference to more gender and individuals can participate, according to Comelec official.

The conference was organized in Batangas to improve the country's much-criticized election process.

Originally scheduled for today up to Wednesday, the Comelec approved a one-week extension moving the conference dates to Sept. 30-12, according to Comelec spokesman James Limon.

At present, only some 100 participants would attend the conference.

The said participating organizations would be allowed only two representatives each.

"Otherwise, the conference would be too big," Limon said yesterday in a phone interview.

Among those who have expressed interest in joining the conference are election watchdogs, including Bayan Laban (B Lab), whose con-

ference include former Comelec Chairman Michael Sison, and the National Youth Commission (NYC).

The Comelec is set to invite to the conference its offices like the Catholic Bishops' Conference of the Philippines, the Archdiocese of Manila, the National Council on Muslim Development for Free Citizens (Nacm), various other election watchdogs and the media.

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## Charges filed against 27 in alleged pyramid scam

By Tina C. Ramos

THE NATIONAL BUREAU OF INVESTIGATION has filed charges against 27 officials and investors in Transview Investments, one of the alleged "3-in-1" pyramid schemes proliferating in the country.

Charged with criminal offenses before the Department of Justice were Michael Marshall, chief financial officer; Paul Marshall, risk management team leader; Robert Brando de Yano, investment team leader; John Rodriguez, operations and marketing team leader; Victor Wilson Salazar, marketing and international affairs; and Francisco Hinojosa, customer service leader.

Also charged were Transview officials in the Asia-Pacific region. They were Roger Smith, the British chief operations officer of the investment in

the Asia-Pacific region; Henry Hong, the Singaporean system operations officer; Raymond Chua, Singaporean marketing officer; and two persons identified only as Michael and Mike, Filipino executives and collectors of money-laundering.

The NBI also filed charges against at least 18 investors, including several of suspect Michael Castillo, who allegedly enticed others to join the money-laundering scheme.

Castillo, 36, a native of Calapan, Ilocos Sur, allegedly one of the financial advisers of Transview, was arrested by NBI agents in Iloilo City last month.

The case stemmed from the completion of at least 15 interviews who said they lost a total of \$75,000 (roughly P1.5 billion) in the questionable investment scheme.

Transview, which started operating in Manila, was believed to have pyram-

iding investment in the Philip-

pines (PDI) before the NBI's arrest.

A PDI scheme is a fraudulent investment operation that involves paying above-market value to its recruits out of the money raised from new investors, rather than from profit generated by any real business.

The respondents allegedly lured unsuspecting victims to its website <http://www.transview.biz> and <http://www.transview.com>.

Investors were asked to invest \$1,000 in Transview.biz and \$10,000 in Transview.com with a promise to double their money in 22 days.

They were promised daily interest of 4.5 percent on PDI which they could cash-out through an Internet-based transaction. An additional 20 percent commission on "reprints" was also promised for every new investor recruited.

## American killed in Batangas

CAMP VISITA, Luzon, Laguna—A 96-year-old American was stabbed dead last Monday night by suspected robbers at his room in Sta. Rita, Batangas, the police reported.

Sgt. Arjo Pando, Sta. Rita police chief, identified the victim as Donald Adams of New Jersey.

Pando said Adams' Filipino wife, Soraida, discovered the bloodied body of her husband in their home in Sta. Rita last Monday.

Pando said police were looking at robbery as the motive of the wife told in newspaper, money and valuables were missing from their room.

Marlene Ramos, Inquirer Staff Writer in Luzon

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# Patients can't believe young man is a doctor

At 23, Adrian Paul Rabe makes his rounds after passing the recent medical board exam

By Natasia Scott-Fuentes  
Reporter, NCR Bureau

**MANGALANG, ILOILO** — He's no George Clooney, but Adrian Paul Rabe makes his rounds at the Philippine General Hospital, he gets questioning looks from patients.

"You really a doctor?" some would ask.

He smiles. Rabe, a native of the town, was barely out of his teens when he landed out as a medical clerk and intern at the PGH.

At 23, he is the youngest member of Class 2007 after University of the Philippines Manila (UPM) Medical School program, he passed the medical board examination this month.

The youngest program alum, high school graduate, is currently admitted into the UP College of Medicine.

## Heure for his age

Rabe said that of the original 40 members of his class in the second program, 30 graduated April 27. The 37 were also among the 1st 500 passers from the UP College of Medicine this year.



RABE

Rabe earned 23 on May 17, the day after the medical board exam results were released. He says he does not mind when patients or press doubt after they learn his age.

He tells them they have nothing to worry about because, although he is young, he knows what he is doing.

"It was apparently to be here at a young age. I'm just someone that was chosen as an all-arounder in PGM, specializing in internal medicine, 'most probably' endocrinology."

Interviewed this 6, that position, says Rabe may be the

youngest in their class, but he is smart, knowledgeable and very much in his own right.

## Growing up in Kuwait

Rabe says his experience in a key helped make him a person who is more balanced and serious and responsible young man.

When he was young, he family lived in Kuwait. He lived, then, an expatriate, was exposed to a wide range of cultures, and as an engineer, cook-out of that the young children.

He says 6 years old when the Gulf War broke out in August 1990 and the family decided to return to the Philippines.

"We were there in Jordan, we were stopped by the military and they asked us to leave. We were taken to a desert camp where there were no buildings and we had to do it in the desert. We stayed there for some weeks," Rabe says.

## Back in the Philippines

"I was difficult because it was only my mother who took care of me and we had to take shelter in a tent. My father was, she was very strong and she said if we could see him soon, 'he needs'."

They were sent to the Philippines in September 1990. His father called a week later. The

family decided to settle in this country and start a new life and develop business.

"I don't belong to an affluent family I grew my experience during the war in the desert, made me more balanced and serious," Rabe says.

The parents who go to the PGM are (from left) 2007, students they are all intelligent and study. Many of them are doing well in one or two subjects, the medical class. Most of the time, my classmates would ask me to study with them because they know I am intelligent (laughed) and I can keep things going," he says.

## Independence

His mother says Rabe learned to stand up and walk on his own before he turned 18.

At 3, he was reading the labels on milk cartons and, later, 10th grade. His parents are doctors.

His mother says Rabe would learn when he would want to take things.

## Accidental

When they returned to the Philippines, his mother decided to let him study in the United States.

# Senate to probe nurses' recruiter

By GIC, Cebu Bureau

**THE SENATE WILL PROBE** the role of a former Philippine Overseas Nurses Association (PONA) leader with alleged misbehavior in the hiring of Filipino nurses for jobs in the United States.

Sen. Pacific (D-Occ) filed on Aug. 10 Senate Resolution 73 which seeks to look into the activities of Sen. Francisco (D-Occ) in the hiring of Filipino nurses for jobs in the United States.

"The lack of rigorous due diligence and oversight of the PONA by the senatorial agency has emboldened her and agency to continue its violation of our laws as the detriment of our nurses," he says in his letter to the Senate.

Sen. Pacific (D-Occ) and his family are pursuing the American Dream, he says.

Sen. Pacific and his family were listed by Sen. Francisco in 2004 and 2005 by representing himself as a

senior-level agency serving in Manila, Philippines in New York, offering competitive salaries of up to \$12,000 a month, including housing, education and training at his expense, his investigative committee.

Sen. Pacific (D-Occ) said he was not involved in the hiring of Filipino nurses for jobs in the United States.

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leader with the Philippine nurses and in some with officials of the recruitment agency.

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## DOJ reinstates gun raps vs Lanao mayor, 3 others

Dr. Leslie M. Nelson

**JUSTICE SECRETARY** RAIL CONGOLO has ordered the reinstatement of illegal possession of firearms charges against the mayor of a Llanos del Sur town and three others, as well as obstruction of justice and falsification of documents charges against three politicians.

Comales ordered the revocation of Letters of Sent Provincial Prosecutor Francisco Marchand, who recommended the findings of two state prosecutors of probable cause to charge Rafael Mayra Amador Mangum, Inday Marín. Al Bryan Roberts and Francisco Marín Siles with the possession of firearms.

They were allegedly caught with their two licensed firearms at a checkpoint by members of the Philippine Marines in Marikina, Lanas del Sur, on July 28, 2006.

State prosecutors Luis Quaresma and Juan Pedro Nieves, who were designated acting provincial prosecutors of Lanas del Sur, had also recommended that Sgt. Gonzalo Francisco Soria, SP-05 Benjamin Tamayo Jr. and 0011 Stephen Sacoria be charged with obstruction of justice and falsification of documents for allegedly producing spurious sworn statements and receipts in order to remove the conflict of interests.

### Besonderheiten

The changes against the seven responses were initially filed in the Missouri Supreme Court early this year, but the judge later ordered a reorganization of the changes.

Marandis concluded the proceedings and reviewed the findings of probative value against the accused. The next phase, the H&P Intelligence Group, then approved Marandis's findings with Con-

In violating the requirements of the charges, Comisar and Macdonald had no authority to conduct a investigation and to overturn the findings of the state prosecutor.

It also said there was enough evidence to support the finding of probable cause.

against the suspension

Finally, the evidence against respondents in these cases exceeds the standard for probable cause required in preliminary investigations. This is especially true in the said evidence has remained uncontested. Also, a real and unambitious investigation cannot reverse the finding of probable cause by the duly authorized prosecutors assigned for the

integrates.<sup>10</sup> Examples add to the list

**Investigation**  
Gonzalez and Dacey as Nieves had been designated as provincial prosecutors of Lima did not sue to handle the case before the judge ordered the reinstatement. Thus, Manzanillo did not have jurisdiction and control over the two cases against and should have forwarded the judge's order.

by the other three prisoners.

Dianna and Nancy were assigned to handle the case after the FBI had requested the transfer of the preliminary investigation to the Department of Justice in Miami allegedly because of the failure of the local police to complete the investigation.

seized the power of Oromo and Harari whom he enlisted in another regional war: to judge the appointment of the emperor's heir.

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# Albay cop chiefs sign pact against bribes

**[BAGUIP CITY—POLICE] CHIEFS** in three cities and 35 towns in Albay and the provincial police director signed on Friday a covenant to keep themselves clean of bribes from operators and protectors of illegal activities, especially the illegal numbers game jacking.

Albay police director Romeo Ugal, Herold Ubalde said he and the 18 police chiefs would keep himself aware of the agreed covenant in their respective offices to all them their sincere efforts to reduce gambling and other forms of illegal activities in the province.

In the third region, which was once regarded as one of the hotbeds of gambling in the country, Albay had the highest number of arrested individuals involved in gambling.

From January to August this year, Albay police arrested 115 people to 18 anti-gambling operations. There were only 11 operations over the same period in 2006.

Last Aug. 5, 36 persons allegedly involved in betting operations were arrested in Malibyam town, the latest said anti-gambling police.

The suspects were still in jail facing charges and some of them have posted the recommended P20,000 bail each.

In Camarines Sur, there were 40 arrests; Comandante Norte, 35; Surigao, 30; Misamis, 18; and Cagayan, 1.

During operations there days, Ubalde



**CHOPPER CHECK**

A crew member checks the engine of the Huey before going to land in Tabacoan town in Basilan.

PHOTO BY AP/WIDEWORLD

said, had been repeatedly happening in remote towns and in islands, like Capangasinan and Zamboanga, more than in big island cities and towns where violation can be caught easily.

He said there were also the areas not yet reached by the Small Towns Lottery (STL), while some of these areas were still believed that the police could not easily penetrate for security reasons.

Ubalde, however, said these factors would not stop them from strictly adhering to laws supporting the campaign against illegal gambling, regardless of the geographical proximity.

Following earlier belief that the STL was nothing but a legal cover up for jacking, Ubalde said the provincial board repeated having received information that STL results were being rigged by allowing or manipulating the draw machines of the Philippine Char-

ter Enterprises Office (PCZO) here.

The STL in Albay had been under investigation by the provincial board on the issue that STL was being used as a cover for jacking.

Ubalde confirmed the transfer of many of the people involved in jacking to STL. "It is also true that STL results are being manipulated, then STL would be nothing different from jacking, whose results are usually being manipulated for its operators' greater gain," he added.

He added the provincial board's commission on games and amusements also received reports that not all bet or subscription cover being reported to the PCZO. If true, Ubalde said, then STL is "fraudulent."

Indeed, he explained, it is an illegal activity whose results are not submitted to the STL, but instead commu-

dated by small town themselves to operate their own numbers game using the results of the STL as their basis for drawing the winning combinations.

Ubalde said he has informed the PCZO of those uncoordinated reports and recommended that the positions for STL operations be strengthened to keep its credibility as a legitimate numbers game.

Some of these recommendations were to require STL operators to always wear their IDs, the STL operators to furnish the police with the names of their legitimate collectors, and to make STL "yellow" an accountable item by marking control numbers on them.

He added that it could also be an option to televise STL draws to a local TV station and to launch a community parties with copies of sales report supportive documents. He also said, August four last year.

## PNP negotiating to raise support from lottery

**CAMP CULPA, MARINA—**Police Chief Director General Oscar Calabunan said his agency has been negotiating with the Philippine Charity Entertainment Office to increase the share of the Philippine National Police in the proceeds of the small town lottery from 5 to 7 percent.

"We are still bargaining with the PCZO to increase the level of support to us," Calabunan said when the Inquirer asked if he found the STL draw to have no fraudulent activities.

The PNP received P1.71 million Support of the Services of P1.05 million for 30 months. Games were received by the PCZO from at least 26 STL draws held on around P1.04 million from Feb. 20, 2006 to June 2007, a report from the PCZO released.

"It is support, not share," Calabunan clarified on the additional funds the PNP was asking from the PCZO.

The resolution passed by Congress set the shares.

The government's charity fund got the bulk of the proceeds at P400.11 million.

STL operators get 5 percent in commission while bet collectors get 12 percent from one of the 75 percent operating funds.

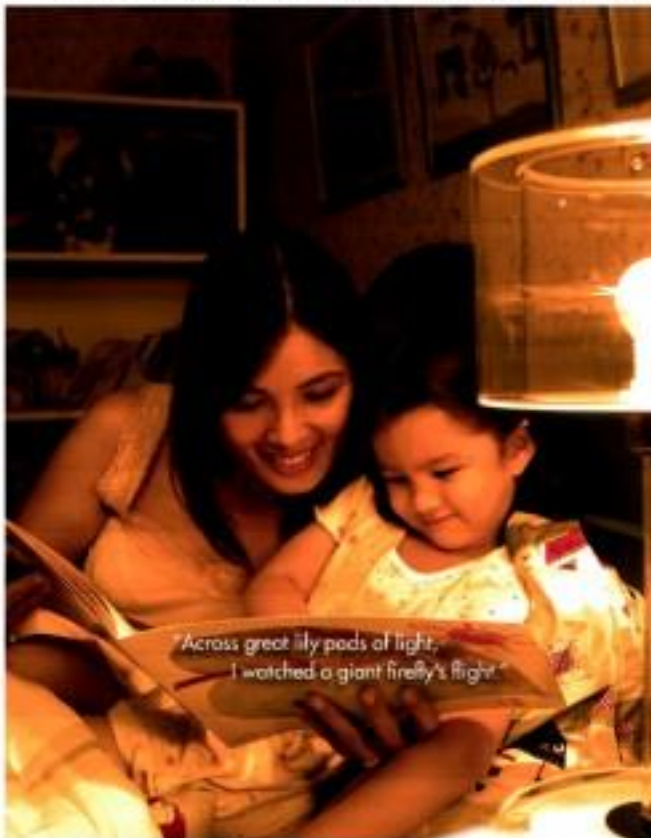
From their P1.04 million share, General Calabunan police bought motorcycles, computers, new printers, digital cameras and other necessities, and regional police director chief kept in mind Calabunan.

Calabunan has sought a "bigger support" since the PNP needed additional budgets to fight crime and further curb jacking. He also said, August 2007, August 2007, August 2007.



**SHRIMP, FROM Lottery paraphernalia in Zamboanga town in Albay.**

PHOTO BY AP/WIDEWORLD



"Across great lily pads of light,  
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## The World

Editor Lawrence B. Goss

## 181 Chinese trapped in mine feared dead

**XINJIAO, CHINA**—DISTRAUGHT RELATIVES protested and demanded answers Sunday, two days after a collapsed dike in eastern China flooded two coal mines, leaving 181 workers missing and feared dead.

Many mourned outside the breach in the dike in Shandong province but been flooded early Sunday and spent the night pumpily bottled, but gave no indication if there

were any signs of life.

The Huayuan Mining Co. mine flooded Friday afternoon when the dike near Jiaozuo a dike, sending water pouring in to a shaft and trapping 172 miners.

rescue, Xinhua and state television said.

Nine more miners were trapped when water poured in to a nearby mine shaft. Both mines about 100 kilometers northeast of Beijing.

Officials blocked access to the mine, but spent family members could be seen arriving at the mine in a compound that appeared to house offices of the company.

As one grew, about 30 relatives and an equal number of bystanders pulled at guards and officials for information, but officials refused to be rushed out of the mine.

One woman whose husband was trapped, Ren Hua, said she was called Friday and told there was no problem and that water was being pumped out of the mine.

But when she arrived Saturday with her 12-year-old son she found the pumping had not started.

"We want to know how much work has been done and whether they are draining off the water," she said, crying.

Others also complained of a lack of information, saying that most of trapped miners had been given up.

"No one has said anything about what is happening," said Li Chuanmei, whose 42-year-old brother was missing.

"They have not said if there are any survivors. They are treating those people like they are worthless goods. You would think an official would come out to tell us what is going on, whether there are any signs of life, whether they are dead or live," she said.

## German woman abducted in Kabul; talks for South Korean hostages over

**KABUL**—AFGHAN AUTHORITIES were grappling with a third hostage crisis involving foreigners Saturday after a German woman was abducted by armed men in the capital Kabul, officials said yesterday.

No one immediately claimed responsibility for the woman's abduction, which one local police source said was the work of a "private group" but the Taliban militia backing 15 South Korean aid workers and a German engineer elsewhere.

Members of the Taliban militia have also kidnapped eight Afghan engineers working on a bridge project in the south of the capital Afghan territory.

In Kabul, Afghan officials confirmed the abduction of the German woman, but gave little details about

the circumstances of the kidnapping. The Taliban usually claim immediate responsibility for abductions, but have in the past been reluctant to comment on the German woman's disappearance.

The Taliban and their al-Qaida backers have kidnapped for ransom in a new strategy in defiance of forcing the withdrawal of US-led international forces from the country.

Taliban fighters, spokesman for the fighters militia said the Taliban were dealing the fate of the German woman, abducted in volatile southern Afghan province nearly a month ago, in negotiations aimed at securing their release had failed.

The Taliban spokesman, Wazir

Abdullah, said further negotiations would start.

The woman was also holding a German man, Rüdiger Wehber, 40, who was kidnapped with a 10-year-old boy from a German province.

The other German man, captured in a civilian vehicle a few days after his capture and was shot dead by his captors.

And Kandahar police chief Sayed Agha Sagh said the four highest officials were taken hostage on Friday when militants opened fire on a conference in that Afghan district, killing one lawmaker in the process.

The Afghan government has said it will not have to the Taliban demands as doing so would help cement kidnapping industry.



**BLAZE NEAR GROUND ZERO KILLS 11 FIREMEN**

Smoke rises from the Deutsche Bank Building (center), burning ground zero in New York, Aug. 18. The smoke rises in the days through the downtown skyscraper next to ground zero in Lower Manhattan, killing ten firefighters who were responding to the blaze.

## Clinton bandwagon unstoppable?

By Stephen Collinson

**WASHINGTON**—POWERED BY BOLIVIAN RED debate, sweeping opinion polls, and a patchwork political climate, Hillary Clinton seems to be heretofore winning toward the 2000 Democratic presidential nomination.



CLINTON

Clinton, professor of political science at the University of Iowa.

"It is a far less water-tight, and she has the support base of Clinton."

By US history is filled with the figures of great men from the past. But the greatest leader of the 20th century, Mrs. Joseph L. Clinton, has not yet been named.

Clinton, professor of political science at the University of Iowa.

ing scores as much more accurate, much more representative," said Clinton. She is also a member of the Clinton Foundation, a Clinton University poll for her work.

Clinton led Obama by 20 percent to 22 percent among Democratic voters.

As a result of Clinton's poll by Clinton, Clinton led Obama by 20 percent to 22 percent. Clinton led Obama by 20 percent to 22 percent.

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Clinton led Obama by 20 percent to 22 percent. Clinton led Obama by 20 percent to 22 percent.

## WORLD BRIEFS

## Law may permit broader spying on US citizens

**WASHINGTON**—Broad new surveillance powers approved by Congress this month could allow the Bush administration to conduct any operations that go beyond eavesdropping to include—without court approval—certain types of physical searches of US citizens and the collection of their business records. Some state congressional officials and other experts said, administration officials acknowledged they had not heard much concern from Democrats in Congress yesterday, and that there was a continuing debate over the meaning of the legislative package. But they said the Senate was simply raising theoretical questions based on a narrow interpretation of the legislation.

## Looting, infection spread in quake-hit Peru

**PERU**, Peru—President Ben Garcia Salazar (re-elected) on Saturday is reporting in earthquake-stricken areas of southern Peru, where health authorities are fighting the spread of cholera diseases. Local authorities are fighting infections. Garcia ordered more troops to the quake-stricken area and promised that authorities would keep the peace "whatever the cost." One thousand aid volunteers left the quake-stricken area Saturday. The official toll amounted to 100 and more than 1,000 injured. But the number of missing is still unknown, and taking official figures, some would estimate the number of people affected by the quake at 100,000.

## Pet camel kills woman in Australia

**STONY**—A pet camel at a birthday party killed a 10-year-old woman in Australia's remote outback in a vicious attack, police said Sunday. The young camel had been found near the woman and she was killed by a bite, but police have not yet arrested the woman's pet camel. The camel's pet was found by a neighbor. The camel was found by a neighbor. The camel was found by a neighbor.

## Thais vote on junta's charter

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# SPORTS

Editor: **Roberto S. Manalino** Assistant Editor: **Francis T. Ochoa**  
 Get us your feedback: [inquirer.sports@inquirer.ph](mailto:inquirer.sports@inquirer.ph) or 226-1010 or 981-8800



**WHAT'S INSIDE**  
**Warriors**  
 rip Tigers  
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**Lowest Total FINANCING COST**  
**2% CAR/TRUCK LOAN**  
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 10% MODEL 1990-1994  
 12% MODEL 1985-1989  
 15% MODEL 1980-1984



(IN)ACHIEVING: The Philippine team (right) made up of players from Metro Manila schools, pose for publicity after their runner-up finish.

## Hawaii stops RP boys in World Series final

### Illam batters settle for best As-Pac finish

UNITED STATES CHAMPION PEARL CITY OF HAWAII FORCED the International Little League Association of Hawaii's record-breaking strongest Saturday evening a 6-2 win in the final of the Junior League Baseball World Series in Fort Worth, Michigan.

Final City scored first runs in the bottom of the sixth inning to break a 2-2 tie, then pulled off a double play in the seventh and 8, and scoring to preserve the win, as the Blue had just run runners on base with two outs.

The Blue batters of manager Chabito "Bato" Ong, 40-year-old, earned the distinction as the most successful franchise squad since 1995, when the region played the 10th world tournament in the 15-19 age bracket.

The strengthening association membership Canadian squad Henry County, 10-1, to capture the international crown.

Hawaii that won, the Blue batters, which earned the Asia Pacific berth for the first time in 1995, to capture the international crown. The Blue batters, which earned the Asia Pacific berth for the first time in 1995, to capture the international crown.

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**MAGA**...JASTYF BONES HIT HIS RECORD 200TH HOME RUN AND WENT TWO STRIKEOUTS OVER THE SANTA BARBARA 4-1, IN THE NATIONAL LEAGUE (GEMINI). Breaks like these make a season high three times. The crowd at 42,011—the largest for the club since opening day 2000—shared in what was a special day.

Berlin sets up three goals but Galaxy lose again

**HAUT BLU REVISITED, NEW JERSEY**—CAROL MEEHAN BROUGHT back memories of Phil and Eric Burdick's last, working gig in the New York area for a night, the set up: a pair of goats in the first night in name of National Major League Soccer. BARTON: the New York Post. But the last Los Angeles Galaxy, N.Y.

## Federer eyes 50th crown vs Blake

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**MAJOR: CHIEF**—JONES FURNISHED news within a matter of his 50th career title by leading Lloyds Insurance Co., 1000 N. 10th St., 7-6 (11), in the semifinals of the Phoenix & Southern Financial Group Masters on Saturday.

Polkinghorne, who was 80, died in 2007, with his widow Helen and their 10-year-old son Nikolay. Inquiries, 0-4, 0-2, to the left continued.

win would make him the 41st youngest player to win 500 titles, at 26 years, 11 days. Bjorn Borg won his 500th at 23 years, 7 months.

"I missed [it] last week, by three or four points," Fischer said of his loss in the Rogers Cup. "I think I'll get a little bit closer this week."

with a 100-yr-old (2114g) tree, and broke (surrendered) in the next game with a crown cover similar to match point.

The Toronto, Incorporated Justice Harris will play the key role on the team after dispatching Chinese qualifier Sun Zi, 6-5, 8-6, in the Nagai Cup. He will lead second-seeded Aleksandr Anisimov of Russia, a 7-7, 6-3, 6-2 winner over Virginia Golubic of France. A

*Greg Norman betrayed me—Chris Evert's ex*



Only Bill, a US Olympic skiing champion, and he was broken-hearted by the betrayal, saying he regarded the golfing legend as his best friend.

**Shops\***  
Trent Shof for divorce from Will last November, citing "irreconcilable differences." She and Will had long been close friends with Marlene, 33, and his sister-in-law, with whom he was seen to be very close.

Chinese world's  
best shuttlers

**WU'S LUMPHY**—Chen's mother-in-law Lin Zai died last Wednesday and onetime, 11 Son Du Kuan, 21-11, 32-10, to keep the many world championship title from Sunday. The man known as "Sugar Ray" became only the second man's singles player in history to win two world titles. Completed Zhu Li walked over Hong Kong's Wang Chen, 31-8, 21-15, to keep the women's crown.



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**August 18** - *Chloroceryle alpestris* (Blue-winged Teal) - **August 18** - There is a big pond  
about 1000 ft. - The first signs of water fowl breeding have started

**Number 18** **January 2005** **Volume 18** **Pages 1-100**



**At Risk Every Day** *Excerpt*

**3 millionaires.**  
**P9 million still to be won.**



## Will you be next?

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The problem with the stimulus is its subliminal appeal to markets. In the subliminal against the common belief, Buffett says that the stimulus is "a very good example of good government and good fiscal policy, but not good government and good fiscal policy." While a minimalist stock market may not eventually lead to greater growth in jobs and innovation, the impact is in the long run. Buffett says that the stimulus is "a very good example of good government and good fiscal policy, but not good government and good fiscal policy." While a minimalist stock market may not eventually lead to greater growth in jobs and innovation, the impact is in the long run. Buffett says that the stimulus is "a very good example of good government and good fiscal policy, but not good government and good fiscal policy." While a minimalist stock market may not eventually lead to greater growth in jobs and innovation, the impact is in the long run.

### Formal or surprise?

Will the current downturn in the new  
 technology?

The current monetary debacle, sparked by unprofitable housing loans by more risky borrowers, with US banks (the so-called sub-prime lending market), has now spread well beyond the US housing sector. This is because the billions of dollars of investments by US banks in these sub-prime loans have forced their way into complex financial instruments—derivatives held by other banks and food managers around the world. And no one seems to know exactly how bad and how widespread the losses are by now.

What is driving spine appears to be that the problem is not something that the market will shake-off easily or soon. Meanwhile, we need to brace ourselves for the inevitable repercussions on the productive sector of economy, and on the common citizen. The World Economic Forum had to bet long hours rising such as 'wheat bluing' as a key risk threatening the world economy and even anticipated it to get worse in 2007, thus it wasn't exactly unforeseen. The only surprise seems to be that market players hadn't considered it as a scenario.

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RP expected to benefit from 'reverse migration'

By Charles E. Davidson

THE CHIEF ECONOMIST OF DEUTSCHE Bank has cited the Philippines' potential to benefit from the same phenomenon of reverse migration that helped Ireland out of the poverty trap three decades ago.

in a briefing last week, stating [senior Bank chief economist] Marko Udine said it was "quite on the Philippines and its ability to catch up with Asia's fast-growing economies."

"It cost nothing, like eating and sleeping for this very country. The server gets no good economic and political results to the Philippines," he said.

of Ireland, which was previously an important wheat country that was linked down open to Europe until the country joined the European Union in the 1970s and lost back a lot

The heated discussion of these Irish migrants had foundered, gone, pastures in Chicago because back home and put up their own law.

"What happened? An agricultural country, eg. impoverished farmers, took over every-

With the equity capital reduced by three

"So I'm very much understanding your sense of urgency," he says. "I think we're going to be able to re-manipulate itself from the egg stage to the embryonic stage in one big jump."

**RP investors lost P6**

domains," he said in his report. "A review of the back statements indicates that the highest balance held in the AIG's letter agreement in the last 12 months was less than \$3-million."

While this unfolded, it's begun to draw up within the local group of PUPP members with some repeating the role being played by Trevor Hodgson because of genuine

In an online forum named "BBC Pyrrhic News," several investors questioned the appointment of the Hong Kong-based firm.

Some-when are skilled come back, the country will benefit from their learning and their networks and their relationships," he said.

Polina said the Milphians with whom she is in their country would surely come back and make a significant contribution to the local development.

In place of the ILO that helped Vietnam's development, he said the Philippines had the Association of Southeast Asian Nations as a regional economic support.

The economist said the benefits that the country were reaping from its wireless workers were a far better economic return than any government policy.

in the same situation as in 1997, where a real hand from the regional financial channels that caused unprecedented currency devaluation resulted in an economic boom.

He said the country's agriculture sector was likewise benefiting from the increasing global demand for crops used as inputs for bioethanol.

"Obviously that's well understood in agricultural products is better off now than people have come up with ways to use their product not only for food for the Chinese

For this year, the economist notes the following: "The number of species is decreasing, and the number of individuals is decreasing."

17B . . . From page 1

Incense has already decided that his there was something to protect the interests of the

Thomson is, normally, the subject of a school complaint filed by PUPC members with the National Educational Investigation.

A group of American have now filed a lawsuit to force the Chinese government to back out of its agreement to buy the Hong Kong courts independently from the efforts of British judges, which is expected to be completed by the end of the year.



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## BDO acquires Amex banking business in RP

Re David C. Reardon

**AFTER ACQUIRING THE LATTER** Equitable FCI Bank last year, retail services group Sy's Banco de Cibo (SBC) Inc. has moved into a new deal to buy out the Philippine consumer banking operations of global financial services giant American Express Bank.

The deal, which seeks to strengthen BBK's hold in the state without consumer payment, involves the purchase of the US bank's press and US dollar credit card portfolio as well as the consumer banking services of US Citibank and American Express (see page 10). Banking sources estimated the transaction value at less than \$2 billion.

In a somewhat frosty night, the

Deal valued  
at less than P2B

country's second biggest banking group announced its successful bid to acquire Amel local operations. The transaction includes a bank partnership agreement with American Express that will allow BDO to issue American Express credit cards in Mexico.

"Besides gaining access to rapidly growing portions of high spending customers, we use AEO as an essential voice to expand our consumer banking business, particularly in terms of tapping more affluent customer base," said EDO chair David Lyle.

DOD plans to eventually connect

date, Ameri's business with its subsidiary, BDO Private Bank, formerly Banco Santander Philippines Inc. BDO bought out the local business of Spanish bank Santander in 2009 and has since kept it as a separate, controversial bank subsidiary to cater to the upper-income market.

"The aspirations of the American Express business in the Philippines for the foreseeable future has long been growth and value in the industry," he said.

Although there has very much lacking operations in the country, it has a strong niche in the high-end market/leisure. It has been using since much such in the Philippines for the last 90 years and holds a big portfolio of high-spending customers, with business and average spend levels far above those of competitors.

## **Volatile trading seen to continue**

By Elizabeth Cecheretz, J.D.

TRAINING IS DIRECTED TO DESIGN  
models that work as incentives continue to  
reach global market development.

The local stock market crashed in price for the year as heavy selling caused by loss of a credit squeeze following concerns on the US subprime market.

All Capital Securities issued in 1993 come to clients that investors have been selling from stocks and liquidating their positions in mutual funds as concerns about the US economic situation mounted.

"What made the situation worse was the lack of transparency with regard to the many facets of the problem. The results increase pressure on the public bottom and one of the more single work will be in history," Aris Vivas, head of research at MFC Capital Securities said.

Leading the global market's sell-off were financial issues, which have been damped on growing concerns of collateralized debt obligations (CDOs).

Viscum noted that more than \$100 billion worth of sponsored cash (COs), which are backed by subprime loans as collateral, were issued in the US in the fourth quarter of last year alone.

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give you a year's!" - Susan T. Tang, Oakland, CA

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method' but **great** **practical** in each person's **existing** the  
way **marketing** **company**!"  
-Gloria R. Jones, Broward (pharmaceuticals, CA)

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**Dr. Francisco Gonzalez** is currently Associate and Asst. Professor of Mechanical Engineering at the University of Texas at Dallas. He received his B.S. and M.S. from the University of Texas at Austin and his Ph.D. from the University of California, Berkeley. He was a postdoctoral fellow at the University of California, Berkeley, and a research scientist at the University of Texas at Austin. He is currently an Associate Professor at the University of Texas at Dallas. He has published over 100 papers in the field of mechanical engineering and is currently working on the development of new materials and structures for microelectromechanical systems (MEMS).



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**Leah Remick (Hawkes)** | *Heading to a shooting range.*

**Reporter/Editor—Thaddeus P. Laskowski**



**JIM GORMAN**  
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**David S. Reardon**, PhD, is a professor and chair of the Department of Health, Behavior, and Society, Johns Hopkins University. He is also a senior advisor to the Center for Communications Programs. Dr. Reardon is a past president of the American Public Health Association and a past president of the International Association of Agricultural Medicine. He is also a past president of the American Society of Tropical Medicine and Hygiene. Dr. Reardon is a past president of the American Society of Tropical Medicine and Hygiene. He is also a past president of the American Society of Tropical Medicine and Hygiene.

**Challenge 21: Life Dilemmas**  
The following are 21 dilemmas that you can use to challenge your students. Each dilemma is a short story that describes a situation in which a person is faced with a choice between two or more actions. The students are to discuss the dilemma and decide which action they think the person should take. The dilemmas are designed to be challenging and to require the students to think carefully about the consequences of each action.

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# INFOTECH

The city's top technology companies are in a race to capture the market for digital content.

## Apple's iMac gets a major makeover

Text and photos by Charles E. Rubin

**A**PPLING INC. HAS ALWAYS been known for thinking out of the box, and its new iMac is no exception. The new iMac is a sleek, modern, and stylish personal computer.

Just look at its design. The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.

Just like the previous generation, the new iMac has everything behind the LCD panel, only this time, Apple was able to get everything and more into a much slimmer—about 4.5-in. thick at the edge—sleek aluminum and plastic enclosure.

The new iMac comes in two sizes: 20-in. and 24-in. widescreen models.

"Although the new iMac is packed with more powerful specs and carries the latest applications, they are actually priced lower than their previous model counterparts. For example, the 20-inch model starts at just \$999, which is \$200 less than the previous 20-inch. The 24-inch, on the other hand, starts at \$1,299, which is \$200 less than the previous 24-inch," explained James Apple, senior vice president of product marketing for Apple Inc.

### Goodbye Apple, hello to display

Designers of Apple had good reason to be so excited about the new iMac. The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.



The new iMac comes in two sizes: 20-in. and 24-in. widescreen models.

The new iMac comes in two sizes: 20-in. and 24-in. widescreen models. It's a new iMac, and it's a new iMac.

The new iMac is also equipped with 80 GB hard drive, 1 GB of RAM, and a 1.6 GHz Intel Core 2 Duo processor. It's a new iMac, and it's a new iMac.

Located at the back panel (see left) are several connectivity options, which include Apple's iMac, which is a new iMac, and it's a new iMac.



The new iMac comes in two sizes: 20-in. and 24-in. widescreen models.

## Microsoft brings Windows Mobile 6 to RP

By Nita T. Sison

**MICROSOFT HAS LOOKED BEHIND** Windows Mobile 6, an improved suite of Microsoft Office applications for mobile devices that can run on a variety of mobile devices.

The company said it is the first time, after last year's launch and added support for Microsoft Office products such as Word, Excel, PowerPoint, and Outlook, which can be used on a variety of mobile devices.

The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.

The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.

change from 500 MHz to 1 GHz. Windows Mobile 6 is also included in the Windows Mobile 6, which provides a new look and feel to the Windows Mobile 6, which provides a new look and feel to the Windows Mobile 6.

All Windows Mobile 6-powered devices include 16 MB of RAM, which is a new iMac, and it's a new iMac.

It also offers data connectivity and management features, including the ability to connect to a variety of mobile devices.

The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.

simple, more consistent and more professional, said Microsoft.

"Microsoft wants to be in a position to be able to compete with other software that will make sense because more people will use it," said Apple.

Other important features include the new iMac, which is a new iMac, and it's a new iMac.

The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.

look the large that will be primarily offered, integrated Windows 2.0 (version 1.0) is available including the new iMac, which is a new iMac, and it's a new iMac.

Notable redesign  
Another notable redesign in the new iMac is the redesigned standard Windows 2.0 (version 1.0) is available including the new iMac, which is a new iMac, and it's a new iMac.

Apple also said the introduction of the new iMac is an important milestone in the new iMac, which is a new iMac, and it's a new iMac.

The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.

## Text messaging goes a notch higher

By Attilio L. No

**THE POPULARITY OF** digital networking sites and services generated interest that transcended the Internet and has moved onto the mobile phone.

Chick's 2.0, which features the latest in mobile technology and services, is a new iMac, and it's a new iMac.

The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.

The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.

mobile content and mobile content providers. The new iMac, which is a new iMac, and it's a new iMac.

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The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.

## Sony Cyber-shot DSC-G1: Multimedia convergence

By Marka Sison

**COMBING TWO: A 15-MEGapixel 1/2.5-in. CCD of internal memory, a 10.2-in. LCD screen, and a 10.2-in. LCD screen.**

The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.

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SONY DSC-G1

The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.

The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.

### PROJECTORS ARE IN AGAIN

AS THE use of projection systems in the home continues to rise, more and more people are looking for alternatives that are more affordable than are comparable to theater screens in quality.

One alternative is the use of a projector, which offers more viewing in the comfort of your home.

The new iMac is a sleek, modern, and stylish personal computer. It's a new iMac, and it's a new iMac.





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# BUSINESS

## DOE pushing for faster energy sector privatization

By Abigail L. Yu

FOLLOWING THE LEAD OF THE AMERICAN Electric Power and Natural Gas companies, the Department of Energy seeks to accelerate the government's energy sector privatization plans.

"It is now the right time to review the privatization schedule ahead of us, but primarily to alter them, but primarily to accelerate them," Energy Secretary Eusebio Chua said in a speech before power industry stakeholders last Friday.

He said that while the planning for new generation capacity should take place now, this should not be a priority until the privatization exercise, particularly that of the National Power Corp.'s assets, was completed. "When to move forward is to go in place a fair and level playing field for new investors to ensure long-term sustainability of supply. This energy security has to be a trade and competitive market," he said.

One way to introduce competition in the power sector, he said, was through the full operation of the wholesale electricity spot market (WESM).

Although critics with both parties, he said the focus on the first year of operation is to review, not able to introduce "completeness and transparency of information" in the power sector. "It is a first year, it appears to me that the WESM has had an interesting time. The results of the first year of operation will be more to be studied by many elements, investors and other participants for the lessons that we have learned," he said.

Despite this, the most important overall objective has been a focus—of establishing transparency and openness of information. This is fundamental to any industry without it, there will be no competition," he added.

Only an in-depth search in operation last year, the market surveillance committee of WESM operator Philippine Electricity Man-

ila Corp. found indications that the trading system of power sector players and Utilities Management Group, were manipulating prices in the electricity house.

After some months of investigation, PEMC found PLMCM guilty of anticompetitive behavior and market power abuse.

To prevent something like this from happening again, PEMC has committed to invest in surveillance and monitoring activities. PEMC president Lito Eusebio and one of his company's priorities was the establishment of a system and procedures for the detection, at close to real time, of "abnormal market conditions."

The new system, he said, would enable PEMC to detect specific anticompetitive behaviors or exercises of market power.

PEMC also aimed at improving its surveillance tools and monitoring to ensure the efficiency and competitiveness of the market, he said.

## MALAYSIA INTERNATIONAL FIREWORKS COMPETITION 2007

18 August - 2 September 2007

National teams from around the globe will display their mastery in the largest fireworks competition in the world. The event is the first time in Malaysia to be held in the heart of the country. It is a chance for the world to see the best fireworks in the world. It is a chance for the world to see the best fireworks in the world. It is a chance for the world to see the best fireworks in the world.

The biggest fireworks competition in the world is the Malaysia International Fireworks Competition. It is a chance for the world to see the best fireworks in the world. It is a chance for the world to see the best fireworks in the world. It is a chance for the world to see the best fireworks in the world.

Right there! featuring the "Super Thunder" and an "Automated Light Show" that will be a sight to behold. The event is the first time in Malaysia to be held in the heart of the country. It is a chance for the world to see the best fireworks in the world. It is a chance for the world to see the best fireworks in the world.

Programme	Opening Ceremony
18 August	Opening Ceremony
19 August	Fireworks Competition
20 August	Fireworks Competition
21 August	Fireworks Competition
22 August	Fireworks Competition
23 August	Fireworks Competition
24 August	Fireworks Competition
25 August	Fireworks Competition
26 August	Fireworks Competition
27 August	Fireworks Competition
28 August	Fireworks Competition
29 August	Fireworks Competition
30 August	Fireworks Competition
31 August	Fireworks Competition
1 September	Fireworks Competition

Also in Malaysia from 2007  
The Malaysia International Fireworks Competition is a chance for the world to see the best fireworks in the world. It is a chance for the world to see the best fireworks in the world. It is a chance for the world to see the best fireworks in the world.

Date	Location
18 August	Putrajaya International Convention Centre
19 August	Putrajaya International Convention Centre
20 August	Putrajaya International Convention Centre
21 August	Putrajaya International Convention Centre
22 August	Putrajaya International Convention Centre
23 August	Putrajaya International Convention Centre
24 August	Putrajaya International Convention Centre
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26 August	Putrajaya International Convention Centre
27 August	Putrajaya International Convention Centre
28 August	Putrajaya International Convention Centre
29 August	Putrajaya International Convention Centre
30 August	Putrajaya International Convention Centre
31 August	Putrajaya International Convention Centre
1 September	Putrajaya International Convention Centre

For more information, please contact:  
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Malaysia 2007  
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## UK experience in risk management, corporate governance

I HAVE PROMISED THIS piece in response to the article in *Forbes* last May 21, 2007 issue about the World Bank 2006 Country Assistance Strategy for the Philippines: 100 out of 12 countries in terms of addressing corporate governance principles and practices.

It is my hope that this article will help encourage proper compliance with SEC Memorandum Circular No. 2, Series of 2007 (dated Aug. 3, 2007), which requires publicly listed companies to participate in a corporate governance survey.

At the recommendation of 2008 MAI president Evelyn Singson, I was appointed as the Philippine representative to the September 2008 UK Study Mission on Risk Management and Corporate Governance organized by the Asian Pacific Institute of Management based in Tokyo, Japan, which was participated in by representatives from our sister associations.

I wish to say that the UK-based companies and institutions governance practice spoke highly about the practice of good corporate governance as well as the importance of risk management as a function integral to corporate governance.

To them, sound business principles and effective corporate governance are foundations for business success.

The same members appear surprised at company acts, whether such company is privately owned or publicly listed, or whether such company is in a developing or developed country.

From the materials distributed, the World Bank survey, the Harvard and MIT Corporate Governance Principles, Islamic Risk Management Principles, etc., I would like to present the key UK and USA principles UK refer to as follows:

1. **Creating a strong board**  
2. **Enhancing internal report structures**

3. **Developing and implementing performance evaluation process**  
4. **Dealing with Independent Management**

5. **Highlighting the role of the business function in corporate governance**

## MAPPING THE FUTURE

Cebu P. Alvarez

### Strategic boards

Strategic boards in the general sense, as UK and its independent, active, working and strategic board is pertinent in supporting board efficiency and effectiveness.

While the materials included from itself, UK, USA, Hong Kong and Asian countries, the following UK practices are worth emulating:

1. At least one-third of directors comprising the board are independent.

2. Active independent director role is supported in the financial report of the board is organized. He updates the board on corporate developments in accounting and financial reporting.

3. New directors are given orientation upon joining the board.

4. Individual director is required to attend at least 24 hours of training a year.

### Annual reports

In December 2007, the UK Government published the mandatory Operating Performance Review (OPR) for listed companies and financial institutions. Each listed company is to present their annual report disclosures after the business function OPR requirements are included in the UK business Modernization Initiative.

The primary purpose of the OPR is to communicate to investors how much value listed company has created during the year, and why the company believes that it is well placed to continue to create value.

The activities of the OPR are such as those in OPR but in a less participative form. Finally, the OPR is a reporting company to cover the following:

1. **Financial issues** relevant to business development and performance risk in areas relating to environmental, social and human capital management.

2. **Principal risks**, uncertainties.

3. **Material and comprehensive business analysis**

However, the third UK August 2006 research report disclosed that 21 out of the studied 178 UK companies having March 2006 year ends, are still adjusting to the OPR requirement.

One thing is sure though based on the survey, i.e., there is an emerging new reporting regime putting greater emphasis on credibility, transparency and improved communication standards as to structure, style and content, all meant to drive greater transparency in order to preserve or boost company's reputation.

The following are some notable new value dimensions:

1. **Diagrams of independent directors** showing their academic background, related experience, number of board seats currently being held in other companies and hours of training completed during the year.

2. **Specific notes** dedicated to corporate governance matters, which are available on the company's website.

3. **Details of remuneration** of each director, comprising of their option schemes, salaries, bonuses, benefits, or non-executive director's remuneration.

4. **Additional in the Governance Report**, which details the management of business risks, the OPR structure and OPR process as well as the principal risks facing the business.

In fact, every UK company has already adopted the "competitive edge" offer to the market place of enhancing best practice reporting.

In these reports, best practice is putting in place an opportunity to set an obligation.

### Evaluation processes

Performance evaluation are not only for company self assessment.

There are other formal Performance Evaluation Instruments such as third performance assessment, customer satisfaction assessment and board evaluation.

Most of the independent director practices and relevant UK materials, which clearly related to the management of governance risks.

Given their varied disciplines, they

have a common objective that UK is rapidly developing discipline with many varied views on effective management results.

However, one big question is answered during the visit: How should risk management be integrated in the company's business strategy and present? How on the current fragmented, functionally driven, and siloed UK approaches be converted or integrated into one coherent, process-driven, value based approach by 2007?

The last material we received, and closest to OPR is a booklet on Risk Management, thus developed by the same.

The booklet contains many ingredients of OPR.

In fact and as depicted in the third UK survey, there is no doubt that majority of companies are disclosing risks, but with little health and depth.

And only half provide description of future and inherent risks as prescribed by the Accounting Standards Board.

It may be concluded that it is in this OPR area where there is a vast potential for improvement in reporting, meaning that while 90 percent of surveyed companies are disclosing risks in the annual report, the opportunity exists to improve ways.

Only 11 percent discussed material risks and one-half devoted only one page to OPR reporting continuously, which was mentioned about OPR reporting to the board.

### Finance function

As the ending goes, according to the language of business and financial reporting is the backbone of communication.

Annual reports which are used as basis to measure business performance are understood as financial statements.

The area of accounting and financial reporting, as well as auditing, are the domains of professional accountants.

Moreover, rigorous and reliable financial statements coupled with necessary narrative disclosures, decisions makers cannot make well-informed decisions.

The finance function therefore, is an integral

part of a corporate governance system. It has become a good business practice to have the board of directors approve the appropriate and relevant, measurement and terms of engagement of chief finance officers, and heads of internal audit.

The CEO of a listed company must be a member of a recognized body of professional accountants, or a graduate from a recognized university or equivalent, having at least five years experience in leading financial or corporate affairs of listed public companies, banks, or financial institutions.

### Governance code

A sample UK code of corporate governance formulated to be also include a separate section called "Accountability as Financial Reporting," which states that the board should present clear, sound and understandable measures of the company's performance, financial position and business prospects in their company's interim reports, other public accounts public reports and corporate communications.

In fact, the code also requires management to provide additional risk management prepared reports on a monthly basis and which report should also present a balanced and an understandable assessment of the company's operating performance, financial position and business prospects.

In conclusion, I would like to say that embracing corporate governance and risk management principles and practices is like a crystal ball. They must be convincing commitment to uphold such principles and practices. What drives the value of an organization is the willingness of the board, the individual directors and senior management to ensure the best risk in directing the company to the proper observance of the UK Principles of corporate governance and effective implementation of the UK principles and measures.

The Asian risk member of the MAI committee on corporate governance and chair of the MAI best annual report awards committee, Dr. A. de la Cruz and CEO of the Corporate Governance Institute of the Philippines, Richard de la Cruz, are the authors.

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GE imagination at work



## Globe links Filipino entrepreneurs to micro financing institutions via SMS

Globe brings a new service to the Filipino entrepreneurs to help them as they take the first step in turning their envisioned start-up businesses into reality. Globe has launched the **Bliss-Home! Your Family** that will lead small businesses to be more financially sustainable. **CMPE** is open to them.

The service is one of the unique offerings Gliese has developed with the government in support of the many micro-businesses and small and medium enterprises (SMEs) from all over the country. In the oil-rich northern province of NEPCo, the oil-refining provider of NEPCO for the Bitter Sweet Test Facility, Gliese has partnered with Microfinance Program Committee (MFPC), a group of government financing institutions (GFIIs) formed to promote financing assistance services to the country.

But Excellence President Gloria Murguía-Arroyo launched the new service last July by sending an SMS (short messaging service) to

By simply sending a text message, micro-businesses will be able to easily and instantly reach more than 3,000 micro-financing institutions across the country and help them get a head start on their business. All it takes is a single text message in 2013 to find the nearest MFI in Micro-Startups or to the postman, and get in-care address and contact number.

To learn more about other Glaxo services for small businesses and SMEs, call the hotline number 705-2108 or visit [www.gsls.glaxo.com.uk](http://www.gsls.glaxo.com.uk).

With the President are (from left) Micro-Region Program Coordinator, David Edgar, Governor, and Presidential Management Staff Chief and Malacañang's Oversight Officer for Micro, Small and Medium Entrepreneurship, Sen. Cory Remoto.

<p><b>INTERESTING INFO</b>  <b>RENTAL space FROM owner based on LPT</b>  <i>(as stated by the BIR)</i></p>	<p><b>RENTAL FROM</b>  <b>MAJESTY</b></p>	<p><b>INTERESTING INFO</b>  <b>RENTAL space FROM owner based on LPT</b>  <i>(as stated by the BIR)</i></p>	<p><b>RENTAL FROM</b>  <b>STANDARD</b>  <b>SAVING</b></p>
<p><b>INTERESTING INFO</b>  <b>RENTAL space FROM owner based on LPT</b>  <i>(as stated by the BIR)</i></p>	<p><b>RENTAL FROM</b>  <b>MAJESTY</b></p>	<p><b>INTERESTING INFO</b>  <b>RENTAL space FROM owner based on LPT</b>  <i>(as stated by the BIR)</i></p>	<p><b>RENTAL FROM</b>  <b>STANDARD</b>  <b>SAVING</b></p>

**Other Business:** From left: Marketing Services Manager, Anna T. Cross; Marketing Services Head, Cindy Jankin-Sims; Marketing Head, Anne S. Averdon; SNE Business Group/Head, Marlene Thomas; Loyalty Manager, Rusty Drake; Segment Head, Michele Perley; and, Midwest and Regional Marketing Head, Daniel Myers.



**DR. GREGG -** "Thank big and thank small. To help the Filipino entrepreneur make the first major investment achieving big dreams, we at Glaxo-Wellcome realize **Micro Access Next Facility** is a very small step. But we know that, by taking with our country's microfinance institutions, we have helped build concrete steps of considerable importance."

**GERARDO ABLEZA, JR.,** "It is with great joy we present our simple answer. The **Micro Access Next Facility** truly empowers micro-entrepreneur by providing him or her access to infrastructure facilities in his vicinity. It is a simple step, but to the micro-entrepreneur, a critical one. If the life of the business owner is to derive big, then perhaps we can help him start working on his dream beginning with each small, consistent stride."

**Mr. or Glaxo believes that the Filipino entrepreneur deserves all the help he can get by building a concrete bridge between his dreams and his destiny, we truly build a country that grows business through helping its citizens fulfill themselves of their own."**

**SEC. CECILIO ROMERO -** "This last success partnership between Glaxo-Wellcome and the microfinance program constitutes our **Glaxo-Wellcome** with the convenience, reach and access of **MFIs**. Indeed, our **MFIs** program truly represents the convergence of the latest microfinance technology, the micro access to business advisory, and the time-tested tradition of service work and industry as the key to success."

I am confident that this highly targeted work by the President, Vice President Pro Gloria Macapagal-Arroyo, will be cost, and perhaps several, in government and private sector continue to work together in partnership for the common good and greater service to the people."

In place are (from left) Globe Telecom President and CEO Gerardo Abad, Jr., Micro-Reserve Program Committee Chair Edgar Sarmiento and Inmate Communications CEO Ed Deane.

President Ghani (top) and Afghan Army chief Gen. Daud Daud (right) inspect the 10th Mountain Division's new base at the Bagram Airfield. The 10th Mountain Division is the only U.S. Army division in Afghanistan. The 10th Mountain Division is the only U.S. Army division in Afghanistan.

President Gloria Macapagal-Arroyo was the guest of honor at the launching of the Mors Annual Test Facility last July 3. With the President are from left: Mors Finance Program Committee Chair Edgardo Domingo, Presidential Management Staff Chief (and Makabayan) Oversight Officer for Mors Small and Medium Enterprise Community Inc. Corp. Bernadette, Under Secretary President and CEO General de Jesus, Jr., and Director Commercial and









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## REDUCED VS. UN-REDUCED: WHAT YOU SHOULD KNOW

Reduced glutathione doesn't mean 'low' or 'inferior.' It is, in fact, the scientific term used by authoritative dermatologists and medical practitioners to describe the highest grade and safest form of glutathione available in the market.

According to the Woodlands Healing Research Center in Philadelphia, USA: "Glutathione... must be in the reduced form to work properly. The un-reduced form is much cheaper and isn't metabolically active." (Source: woodlands.com)

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When it comes to quality, potency, and safety, studies conclude that reduced glutathione is superior to un-reduced glutathione.

And even if the dosage of un-reduced glutathione is doubled to 500mg per capsule, it will not compensate for its inherent weakness, or solve the fact that it doesn't work properly and is not easily metabolized by the body.

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## DISCUSSION





# New titles from UST Publishing House



IN CONNECTION WITH THE MAJALA INTERNATIONAL BOOK FAIR 2007 on Aug. 29-Sept. 1 at the World Trade Center (PTC) in Rakan Boulevard, Quezon City, the UST Publishing House (USTPH) will hold the first part of its annual book launching on Aug. 30, 3 p.m. at the Makati Skyline Restaurant, PTC.

Some 25 new titles from various fields and disciplines, including literature, theology, and other creative disciplines, will be launched by UST. These include: M. Alonso, O.P., Secretary General of the USTPH; M. Alonso, O.P., Secretary General of the USTPH; and USTPH director Joseph T. Calabro. The second part of the annual book launching will follow on September 2009.

USTPH has been publishing at least 40 books a year since 2001 as an income-generating book sales unit in quasi-autonomous and semi-autonomous in 2011.

UST Theology Book 2009, *Inchiesta: Mary's* is a compilation of the proceedings from numerous studies and discussions centering on Mary and the Church. "Theology Book 2009-Inchiesta: Mary's 40 Years After" addresses both the historical and theological development of the concept that have emerged since 1968, the closing of the council's aggiornamento. Book launches are scheduled for September, October, and November 2009. The book is published by the Institute for the Study of the Virgin Mary, UST. A Filipino Writer's Book (FWSB) is also for

theology and theology by Alfred Tison, Philippine Council on National Order (PNC) and on the Council "The Church."

"The Church" (The Church) is a collection of articles and talks by various authors, including: M. Alonso, O.P., Secretary General of the USTPH; M. Alonso, O.P., Secretary General of the USTPH; and USTPH director Joseph T. Calabro. The book is published by the Institute for the Study of the Virgin Mary, UST. A Filipino Writer's Book (FWSB) is also for

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## Artists get fellowship grants

By Antonio C. Hills  
Coordinator

**T**HE ASIAN CELEBRUM, EDUWAT (Philippines) (NCFP) announces this year's recipients of fellow-ship grants who will observe, conduct research, and study Coast respective social or specializations.

They are: Josefine Lantieri (Illustrator), ACC Philippines Fellowship Program; Helen Alps Hills (Model), ACC Philippines Fellowship Program; Grace Nono (Model), Illustration Division Fellowship; Joseph Sison (Filipino Painter/Sculptor), Porter A. McGraw Fellowship; and Wilfredo Tu (Filipino Photographer), National Fellowship.

The announcement was made in a press conference publicly held at Wilby Playhouse on Third Street, Monday.

understand that the ACOP Board is a member of the ACOP Board of trustees, and that the grant was given to the ACOP Board of trustees to use for the purpose of the grant. The ACOP Board of trustees is a member of the ACOP Board of trustees, and that the grant was given to the ACOP Board of trustees to use for the purpose of the grant.



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FRANCIS L. INGRAM, chair of the board, led other members in attendance: LOUIS H. LOVELL, (Moderator); RAYMOND L. LOVELL, and the sick boys. Other members are: MR. DAVID G. DRAGGIE, president; MRS. JOE REYES, corporate secretary; GILBERTO SANCHEZ, RAFAEL DELGADO, ERIC CORTE, JUAN C. MORA, and AGC Director WALTER SANCHEZ.

**Grants**

The grantee acknowledges the priority of the DCDF for disaster relief. For details, the grant will be for means of "expenditures" under section

to lower the labor cost in film and digital technology and to use it to the advantage in the U.S. and have it used for applied locally in keeping abreast with technological advances abroad.

Film and television screenwriter Ysmaente says that her quest will enable her to restore Filipino-Japanese intercultural relations as she tries to

New ethnic singer Nino emphasizes the importance of the Filipino new ethnic singer, who is seen to be

senior pianist (Wynn is 18), whose study for Doctor in Musical Arts in Piano Performance is made possible through an NEC grant at University of Minnesota. It was the same grant that enabled her to complete her master's degree in Piano Performance at the Eastman School Conservatory of Music in 2005/2006.

Hill's study is the US, but not, she found, the only as the countries in particular exposure and knowledge in low-SEI, which she intends to share with others who she comes from to mark and confirm.

### Index of the sets

Indeed, philanthropy promotes the safe and sound business programs and construction of HCT in Uganda.

Whichever the technology gets through to final drive, your insight is the greatest, added Norton.

The board works gratis or more, he adds, all be the knee of the art, and of course, humiliated.

The AACC established the Philippine Fellowship Program (PFP) in 2004 to offer more opportunities to deserving artists, scholars and cultural managers. The PFP was created in partnership with the ACE Philippines Foundation, which collaborates with the AACC in creating funds, resulting in more grants that have helped the arts community stay vibrant.

Since the 1980s, the AEC has provided grants to more than 300 artists and scholars in the country, most of whom have gained prominent leadership positions in their respective fields.

The ACC Philippine Foundation can deduct an annual fixed-fee for the benefit of the ACCP Fellowship Program that funds the approved grant, as determined by ACC New York. The fee must cover the contribution of ACCR Asia enabling the programs to give more grants.

Individuals and institutions who wish to apply for grant support should send a brief description of their plans to the Asian Cultural Council's Office in New York by Jan. 7 of the year. Visit ACC's website at <http://www.asian-culturalcouncil.org>.



LOURE Louie, Patrick Reyes, Ernest Escobar, And. Isabel White, Rigo Laurel and Maki Camacho



### Sports success stories

**9. TIME TO GO: (HUNG) IN IT** by Jack F. Ryan and the San Jose Swans Club chronicles the San Jose Swans' run from a long championship drought to victory in the 2006 season of the ISL.

"Tiger's New Swing" by John Anderson is a fascinating look at what happens when golf's greatest champion takes one of the biggest chances of his career—trying to change an already good swing into

1962: The Night of 100 Points and the Dawn of a New Era' by Gary W. Pomeroy occurs in an March 1, 1962, when Chamberlain scored 100 points in an NBA game.

Playing in a half hall underhouse in Maryland, PA, he made history by breaking a record and no one spent as his will.

Get away from the Rack and start building your successful tomorrow with "Cracking From The Inside," by Don Green and Ralph Pao, a one-of-a-kind, step-by-step guide toward effective teamwork.

*"Freaks on the Green: Lessons on Business and Golf From America's Top Executives,"* by David Symocki, takes a fresh look at the interesting world of golf and business.

10



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# ENTERTAINMENT

## Singing champ comes home



**CASTING COUP** JOHNSON, SOKLETT, JOHNSON, DREW BARRYMORE

**LOS ANGELES**—Saw her Johnson is no regular Johnson. Antonio and Drew Barrymore (a non-research comedy, entertainment press-reported as Philip. Standing on the line, "It's just like 'That's Not Me' gets underway towards the end of the year, according to the Hollywood Reporter. Johnson, 31, will play a reporter who embarks on an affair with an actor, who plays her role in Woody Allen's drama "Match Point" in 2005.

**CITY OF MANILA**—BULAGAN residents and officials welcomed home last week an 11-year-old girl from this city who topped the judge division in the World Championships of Performing Arts (WCPA) held recently in the World Insurance Hall in Los Angeles, California.

Antonio Johnson, 31, will play a reporter who embarks on an affair with an actor, who plays her role in Woody Allen's drama "Match Point" in 2005.

The 11-year-old girl of Santa Maria Academy has been dubbed the "Queen of the World" award, which was given to her for her performance in the "World of the World" award, which was given to her for her performance in the "World of the World" award.

also singing her own songs and playing in the two-man band of the competition. Her song pieces, "I Believe I Can Fly" (pop song), "Don't Put On My Pants" (drama), "Max Q's Nuts" (comic), and "I'm a

WINNIE



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